



Important Information

The Financial Conduct Authority is a financial services regulator. It requires us, Gravesham Friendly, to give you this important information to help decide whether our Sickness Benefit Plan is right for you. You should read this document carefully so that you understand what you are buying and then keep it safe for future reference.

It's aims

To provide a weekly sum when you are sick for more than 7 days.

Your commitment

To pay your contributions each month.

Risk Factors

All the benefits are currently tax free but this could change in the future.

No Sickness Benefit is payable for any sickness that starts in the first 13 weeks after taking out the Sickness Benefit Plan. Sickness Benefit provides you with £100 per week for the first year of any long-term sickness, reducing to £50 per week in the second year and £25 per week in years 3 to 5. After 5 years no further payments will be made on a single claim.

Does the Society give advice?

No advice will be given to you by the Society regarding this Sickness Benefit Plan. It is your responsibility to ensure that the Sickness Benefit Plan meets your needs. If advice is required you must consult an independent financial adviser.

Cancellation Rights

After your application is accepted you will receive a Notice of your rights to cancel. You will then have 30 days in which you can change your mind. If you cancel within this 30-day period you will receive a full refund of any premiums paid.

Complaints Procedures

If you have a complaint, feel you have been treated unfairly or are not satisfied with any aspect of the Society, its products or services, please contact our Head Office by post, email or phone (these details are noted below).

If the complaint is not dealt with to your satisfaction, you can refer your complaint to the Financial Ombudsman Service, Exchange Tower, London E14 9SR (Telephone 0800 023 4567). Following this complaint procedure does not affect your right to take legal action.

Compensation

Gravesham Friendly is covered by the Financial Services Compensation Scheme (FSCS). If the Society is unable to meet its financial obligations you may be entitled to compensation from the Scheme. Further information about the compensation scheme arrangements is available from the FSCS on 020 7892 7300 or www.fscs.org.uk

Law

In any legal disputes, the law of England and Wales will apply.

Mutual Society

When you take out a Plan with Gravesham Friendly you become a member of the Society and are subject to its rules, a copy of which is available on the website.

Regulation

Gravesham Friendly is the trading name of Anglo-Saxons Friendly Society Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FCA No. 139421.) Anglo-Saxons Friendly Society Ltd is also registered and incorporated under the Friendly Societies Act 1992 register number 189F.

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